

Information to identify the case:					
Debtor 1	<u>Susan J. Sanford</u>			Social Security number or ITIN	xxx-xx-9460
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 13-22286-CMB					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Susan J. Sanford

9/6/18

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Susan J. Sanford
DebtorCase No. 13-22286-CMB
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 24

Date Rcvd: Sep 06, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 08, 2018.

db +Susan J. Sanford, 418 Edgewood Road, Pittsburgh, PA 15221-4514
 aty +vdel3, Office of the Chapter 13 Trustee, Suite 3250 US Steel Tower, 600 Grant Street,
 Pittsburgh, PA 15219-2719
 cr Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
 13663380 +American Express Centurion Bank, c/o Doyle Legal Services, 11 East Market Street, #102,
 York, PA 17401-1263
 13709373 +Bank of America, N.A., c/o KML Law Group, P.C., 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13663382 +Capital One, c/o Kentwood law Group, 5050 Palo Verde Street, #116,
 Montclair, CA 91763-2333
 14350183 +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13647370 Discover Bank, c/o Weltman, Weinberg & Reis, 1400 Koppers Building, Pittsburgh, PA 15219

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 07 2018 02:14:16 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: BECKLEE.COM Sep 07 2018 06:03:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13660395 +EDI: ACCE.COM Sep 07 2018 06:03:00 Asset Acceptance LLC, Po Box 2036,
 Warren MI 48090-2036
 13647369 +EDI: BANKAMER.COM Sep 07 2018 06:03:00 Bank of America, P. O. Box 5170,
 Simi Valley, CA 93062-5170
 13663383 EDI: CAPITALONE.COM Sep 07 2018 06:03:00 Capital One, P.O. Box 85015,
 Richmond, VA 23285-5015
 14133215 +E-mail/Text: bankruptcy@clearviewfcu.org Sep 07 2018 02:14:20 CLEARVIEW FCU,
 8805 UNIVERSITY BLVD., MOON TOWNSHIP PA 15108-4212
 13671573 EDI: CAPITALONE.COM Sep 07 2018 06:03:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13663384 +EDI: CHASE.COM Sep 07 2018 06:03:00 Chase Bank, Account Inquiries, P. O. Box 15298,
 Wilmington, DE 19850-5298
 13671032 +EDI: TSYS2.COM Sep 07 2018 06:03:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 13652888 EDI: DISCOVER.COM Sep 07 2018 06:03:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13674917 +E-mail/Text: kburkley@bernsteinlaw.com Sep 07 2018 02:14:42 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-1908
 13663386 +EDI: CBSKOHL.COM Sep 07 2018 06:03:00 Kohls Department Stores, P. O. Box 2983,
 Milwaukee, WI 53201-2983
 13663387 +E-mail/Text: bankruptcy@affglo.com Sep 07 2018 02:14:22 Leading Edge Recovery Solutions,
 5440 N. Cumberland Avenue, #300, Chicago, IL 60656-1486
 13663388 +EDI: TSYS2.COM Sep 07 2018 06:03:00 Macy's/FDSB, 9111 Duke Boulevard,
 Mason, OH 45040-8999
 13725845 EDI: PRA.COM Sep 07 2018 06:03:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13663389 +EDI: SEARS.COM Sep 07 2018 06:03:00 Sears, P. O. Box 182149, Columbus, OH 43218-2149
 TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
 cr* +Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
 13663381* +Bank of America, P. o. Box 5170, Simi Valley, CA 93062-5170
 13663385* Discover Bank, c/o Weltman, Weinberg & Reis, 1400 Koppers Building, Pittsburgh, PA 15219
 TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 08, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 24

Date Rcvd: Sep 06, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 6, 2018 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
David Z. Valencik on behalf of Debtor Susan J. Sanford dvalencik@c-vlaw.com,
cvlaw.ecf.dvalencik@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
Donald R. Calaiaro on behalf of Debtor Susan J. Sanford dcalaiaro@c-vlaw.com,
cvlaw.ecf.dcalaiaro@gmail.com; aheath@c-vlaw.com; kmosur@c-vlaw.com; bhassain@c-vlaw.com; ssimmons@c-
vlaw.com; mpeduto@c-vlaw.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
Mark B. Peduto on behalf of Debtor Susan J. Sanford pandaecfinbox@yahoo.com
Office of the United States Trustee ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com; acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 8